

**Information to identify the case:**

Debtor 1	<b>Michael Robert Payne</b>	Social Security number or ITIN	xxx-xx-7074
	First Name Middle Name Last Name	EIN	--
Debtor 2	<b>Mayvis LaTrelle Payne</b>	Social Security number or ITIN	xxx-xx-5161
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number: <b>17-34674-MBK</b>			

**Order of Discharge**

12/18

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Michael Robert Payne

Mayvis LaTrelle Payne

3/16/23

**By the court:** Michael B. Kaplan  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ♦ debts that are domestic support obligations;
- ♦ debts for most student loans;
- ♦ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2>**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

In re:  
Michael Robert Payne  
Mayvis LaTrelle Payne  
Debtors

Case No. 17-34674-MBK  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0312-3

User: admin

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Date Rcvd: Mar 16, 2023

Form ID: 3180W

Total Noticed: 41

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
#	Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 18, 2023:

Recip ID	Recipient Name and Address
db/jdb	+ Michael Robert Payne, Mayvis LaTrelle Payne, 43 Chimney Court, Laurence Harbor, NJ 08879-2914
cr	+ DITECH FINANCIAL LLC, Phelan Hallinan & Schmieg, PC, 400 Fellowship Road, Suite 100, Mt. Laurel, NJ 08054-3437
cr	#+ Old Bridge Municipal Utilities Authority, c/o Joel R. Glucksman, Esq., Scarinci & Hollenbeck, LLC, 1100 Valley Brook Avenue, Scarinci & Hollenbeck, LLC, 1100 Valley Lyndhurst, NJ 07071-3620
517217805	BGE, P.O. Box 13070, Philadelphia, PA 19101-3070
517217807	Ditech, P.O. Box 6172, Rapid City, SD 57709-6172
517282453	Ditech Financial LLC, PO Box 6154, Rapid City SD 57709
517217808	GM Financial Leasing, 75 Remittance Drive, Ste. 1738, Chicago, IL 60675-1738
517247161	+ Jersey Strong, 55 Parsonage Road, Edison, NJ 08837-2480
517217811	+ Macy's, P.O. Box 790208, Saint Louis, MO 63179-2000
517217815	+ Odenton Management, Inc., 2900 Linden Lane, Ste. 300, Silver Spring, MD 20910-1265
518431813	#+ Old Bridge Municipal Utilities Authority, c/o Joel Glucksman, Esq., Scarinci & Hollenbeck, LLC, 1100 Valley Brook Avenue, Lyndhurst, New Jersey 07071-3620
517217816	+ Seven Oaks Community Association, Inc., 147 Old Solomons Island Road, Annapolis, MD 21401-0903
517297728	U.S. Department of Education, c/o FedLoan Servicing, P.O. Box 69184, Harrisburg, PA 17106-9184
517247163	U.S. Department of Education, Attn: FedLoan Servicing P.O. Box 530210, Atlanta, GA 303530210
517217819	+ Verizon, Attn: Debt Recovery Systems, P.O. Box 9003, Syosset, NY 11791-9003

TOTAL: 15

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Mar 16 2023 21:11:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	Mar 16 2023 21:11:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
cr	+ EDI: PHINAMERI.COM	Mar 17 2023 00:58:00	ACAR Leasing LTD d/b/a GM Financial Leasing, 4000 Embarcadero Dr., Arlington, TX 76014-4101
517662257	+ EDI: PHINAMERI.COM	Mar 17 2023 00:58:00	ACAR Leasing LTD, d/b/a GM Financial Leasing, PO Box 183853, Arlington, TX 76096-3853
517247160	+ Email/Text: amscbankruptcy@adt.com	Mar 16 2023 21:11:00	ADT Security Services, 3190 S. Vaughn Way, Aurora, CO 80014-3541
517268373	Email/PDF: bncnotices@becket-lee.com	Mar 16 2023 21:17:10	Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
517262985	EDI: Q3G.COM	Mar 17 2023 00:58:00	Department Stores National Bank, c/o Quantum3 Group LLC, PO Box 657, Kirkland, WA 98083-0657
517217809	+ EDI: CITICORP.COM		

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		Mar 17 2023 00:58:00	Home Depot, P.O. Box 790393, Saint Louis, MO 63179-0393
517217806	EDI: JPMORGANCHASE	Mar 17 2023 00:58:00	Chase, P.O. Box 15123, Wilmington, DE 19850-5123
517217810	Email/Text: PBNCNotifications@peritussservices.com	Mar 16 2023 21:10:00	Kohl's, P.O. Box 2983, Milwaukee, WI 53201-2983
517251658	+ Email/Text: bankruptcydpt@mcmcg.com	Mar 16 2023 21:11:00	Midland Funding LLC, PO Box 2011, Warren, MI 48090-2011
517217812	Email/Text: e-bankruptcy@nasafcu.com	Mar 16 2023 21:10:00	NASA Federal Credit Union, P.O. Box 1778, Bowie, MD 20717
517285000	Email/Text: e-bankruptcy@nasafcu.com	Mar 16 2023 21:10:00	NASA Federal Credit Union, P.O.Box 1588, Bowie, MD 20717
517217813	EDI: NFCU.COM	Mar 17 2023 00:58:00	Navy Federal, P.O. Box 3000, Merrifield, VA 22119-3000
517217814	EDI: NFCU.COM	Mar 17 2023 00:58:00	Navy Federal Credit Union, P.O. Box 3000, Merrifield, VA 22119-3000
517247162	+ Email/Text: electronicbkydocs@nelnet.net	Mar 16 2023 21:11:00	Nelnet Loan Services, 3015 S. Parker Road, Ste. 400, Aurora, CO 80014-2904
517265949	Email/Text: bkyelectnotices@trelliscompany.org	Mar 16 2023 21:10:00	Nelnet on behalf of TGSLC DBA Trellis Company, PO Box 83100, Round Rock TX 78683-3100
518751784	Email/Text: mtgbk@shellpointmtg.com	Mar 16 2023 21:11:00	NewRez LLC d/b/a Shellpoint Mortgage, P.O. Box 10826, Greenville, SC 29603-0826
518751785	Email/Text: mtgbk@shellpointmtg.com	Mar 16 2023 21:11:00	NewRez LLC d/b/a Shellpoint Mortgage, P.O. Box 10826, Greenville, SC 29603-0826, NewRez LLC d/b/a Shellpoint Mortgage, P.O. Box 10826, Greenville, SC 29603-0826
517264796	EDI: PRA.COM	Mar 17 2023 00:58:00	Portfolio Recovery Associates, LLC, c/o Capital One Bank (USA), N.A., POB 41067, Norfolk VA 23541
517266035	+ Email/Text: bankruptcy@bbandt.com	Mar 16 2023 21:11:00	SunTrust Bank, Attn: Support Services, PO Box 85092, Richmond, VA 23285-5092
517220077	+ EDI: RMSC.COM	Mar 17 2023 00:58:00	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
517217817	EDI: RMSC.COM	Mar 17 2023 00:58:00	Synchrony Bank/JC Penney, P.O. Box 960090, Orlando, FL 32896-0090
517217818	EDI: RMSC.COM	Mar 17 2023 00:58:00	Synchrony Bank/Walmart, P.O. Box 530927, Atlanta, GA 30353-0927
519826265	+ Email/Text: EBN@edfinancial.com	Mar 16 2023 21:10:00	US Dept. of Education, 120 N. Seven Oaks Dr., Knoxville, TN 37922-2359
517217820	+ EDI: WFFC.COM	Mar 17 2023 00:58:00	Wells Fargo, 7 St. Paul Street, Ste. 820, Baltimore, MD 21202-1681

TOTAL: 26

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
517251699	*+	Midland Funding LLC, PO Box 2011, Warren, MI 48090-2011
517285003	*P++	NASA FCU, ATTN ATTN MEMBER SOLUTIONS, 500 PRINCE GEORGES BLVD, UPPER MARLBORO MD 20774-8732, address filed with court:, NASA Federal Credit Union, P.O.Box 1588, Bowie, MD 20717

TOTAL: 0 Undeliverable, 2 Duplicate, 0 Out of date forwarding address

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## NOTICE CERTIFICATION

**I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Mar 18, 2023

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

**The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 16, 2023 at the address(es) listed below:**

Name	Email Address
Albert Russo	on behalf of Trustee Albert Russo docs@russotrustee.com
Albert Russo	docs@russotrustee.com
Aleisha Candace Jennings	on behalf of Creditor NewRez LLC d/b/a Shellpoint Mortgage Servicing ajennings@raslg.com
Denise E. Carlon	on behalf of Creditor Ditech Financial LLC dcarlon@kmlawgroup.com bkgroup@kmlawgroup.com
Elizabeth K. Holdren	on behalf of Creditor NewRez LLC d/b/a Shellpoint Mortgage Servicing eholdren@hillwallack.com jhanley@hillwallack.com;hwbnkj@hillwallack.com;eholdren@ecf.courtdrive.com
Joel R. Glucksman	on behalf of Creditor Old Bridge Municipal Utilities Authority jglucksman@sh-law.com lmargotta@sh-law.com
John R. Morton, Jr.	on behalf of Creditor ACAR Leasing LTD d/b/a GM Financial Leasing ecfmail@mortoncraig.com mortoncraigeef@gmail.com
Kevin Gordon McDonald	on behalf of Creditor Ditech Financial LLC kmcdonald@kmlawgroup.com bkgroup@kmlawgroup.com
Lawrence A Fox	on behalf of Joint Debtor Mayvis LaTrelle Payne lafoxlaw@aol.com
Lawrence A Fox	on behalf of Debtor Michael Robert Payne lafoxlaw@aol.com
Nicholas V. Rogers	on behalf of Creditor DITECH FINANCIAL LLC nj.bkecf@fedphe.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov
William R. Feldman	on behalf of Creditor NASA Federal Credit Union wrflaw@aol.com

TOTAL: 13